

IN THE UNITED STATES DISTRICT COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI  
JACKSON DIVISION

UNITED STATES OF AMERICA

v.

CRIMINAL NO. 3:09cr60 HTW-JCS

KIMBERLY MILLER

18 U.S.C. § 1344

**The Grand Jury charges:**

At all times relevant to this indictment:

1. AmSouth Bank, and its successor Regions Bank, were financial institutions as defined in Section 20(1), Title 18, United States Code.
2. Defendant **KIMBERLY MILLER** was employed as a branch manager with AmSouth Bank, which later became Regions Bank, at a branch located in Ridgeland, Mississippi.
3. Beginning in or about December 2006 and continuing through on or about February 2008, in Madison County in the Jackson Division of the Southern District of Mississippi and elsewhere, the defendant, **KIMBERLY MILLER**, knowingly devised and executed a scheme and artifice to defraud AmSouth Bank, which later became Regions Bank, a financial institution being at all times insured by the Federal Deposit Insurance Corporation, with intent to defraud the financial institution, and to obtain funds owned by or under the custody or control of the financial institution by means of materially false and fraudulent pretenses and

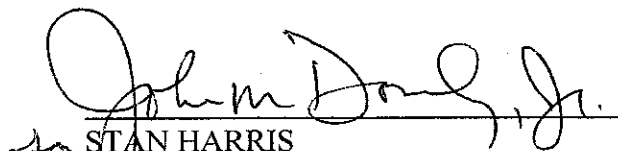
representations.

4. It was part of the scheme and artifice to defraud that defendant **MILLER**, through false and fraudulent pretenses, would apply for increases in various customers' credit lines without their knowledge or consent.

5. It was further part of the scheme and artifice to defraud that defendant **MILLER**, through false and fraudulent pretenses, would withdraw funds from these customers' lines of credit and convert those funds into cash or official checks for her personal use and benefit.

6. It was also part of the scheme and artifice to defraud that defendant **MILLER**, through false and fraudulent pretenses, would conceal her theft by using funds fraudulently withdrawn from customers' credit lines without their knowledge or consent to repay funds she had previously withdrawn from other customers' credit lines.

All in violation of Section 1344, Title 18, United States Code.

  
STAN HARRIS  
Acting United States Attorney

A TRUE BILL:  
S/Signature Redacted  
Foreperson of the Grand Jury